

What's *Derailing* Your Retirement Savings?

RISING EXPENSES

In today's world of \$4 a gallon gas, \$6 lattes and \$30 haircuts, it's hard to imagine saving any extra money for your retirement. However, cutting costs in areas you may not have thought about before could save you thousands in the long run.

If a lifestyle change like riding a bike to work, bringing coffee from home or going to a discount salon doesn't appeal to you, there are other ways to save money that can have a dramatic impact on your savings and increase your quality of life.

TAKE A CLOSER LOOK

Begin by taking a close look at your average week. Try to identify the routine expenses that cost you money, but may not benefit you the way they once did. For example, do you make multiple trips to the grocery store? Withdraw cash from out-of-network ATMs? Really read those magazines you subscribe to? Consider if these activities are worth the money you're spending every month to maintain. If not, stop spending and redirect the money into your retirement account.

YOU CAN DO IT

With a lighter expense load, you can relieve the short-term stress caused by too many financial obligations. Plus, you can feel confident that you're taking positive steps to protect your future.

IT ALL ADDS UP

Transactions on out-of-network ATMs can cost you up to \$2.50 each time. Two of these fees a week for 25 years translates to \$19,743* in lost retirement savings. If you avoided those fees and put the money into your savings plan, imagine what it could pay for in retirement:

- Several trips to visit out-of-state grandkids
- Multiple years of car insurance
- Utilities and cable bills for a few years

**Assumes an annual investment return of 8 percent.*



GET RETIREMENT RIGHT®

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